

I Claim:

1. (Currently amended) The method for Disposable Financial Tools (DFT), comprising; checking account and or credit card account issue by a bank or lender registered with a third party issuer to to/for issue/issuing disposable financial tools account means a central number (queen number or Qnumber) and or secondary number (Drone/Dnumber or exit number);

web payment gateway or payment register for customer (DFT user) to enter drone, bundled, check or exit number and or billing data in/for a transaction;

a customer or user [and merchant establishing an account with the issuer of disposable financial tools wherein customer account is] to using a checking, saving or credit card account to establish a DFT account [and the] for purchase or payment;

merchant [account being] using a depositing account to [establish a DFT account] offer goods and or services to payee or customer or user at [least one];

a central number (Queen/Q number) assign to the issuer of the customer checking, saving or credit card account routing (ABA) number on the DFT/IEI network database and or on the portable remote electronic financial apparatus;

drone number [wherein] with a specific working life numbers [drone] (D, exit, E, sleek number or secondary numbers) is assign to the customer account wherein queen and drone number [when] come together to/they form a bundled number; [queen and drone number] wherein the bundled number and or drone number are printed and distributed on check style formatted cards and or cards carrying the Caribbean countries flag and or Caricom countries flag or distributed on a portable remote electric financial apparatus [as in the form of] with viewable screen, entry pad censer transmitter/receiver housing a user drone number, exit number and bundled number credit card, check or exit number, a clock, date, time and or an electronic checkbook with battery. [check style formatted cards and or cards carrying the Caribbean countries flag and or Caricom countries flag]

checking software to produce electronic checks;

a private network (Iei/DFTnetwork) housing with at least two database associated [for housing] with customer or user drone and bundled number and or the provided establish financial account number that would be billed when a customer used a drone or bundled number.

2. (Currently amended) An apparatus for a queen number; wherein queen number is embedded in said apparatus activated by a user making payments or purchase with a single or multiple accounts issued by multiple issuers and or multiple issuers using a three to four digit number to representing the issuing bank or lender on IEI/private network said three or four digit number is a queen number; wherein a drone number entered by end user must be the same and or exactly the matching number on the IEI/private

network and or Banking network in order to be approved and or for the drone (exit) number to be place in inactive mode on the IEI/private network and or the banking network; wherein merchant does not store up IEIcard Queen numbers and or does not have any access to the IEI user account number on the lender network, or web site.

3. (Currently amended) An apparatus with an Iei/web card that display an exit number that would be entered on a web template payment gateway; wherein a purchaser or said apparatus user can view the merchant license number and or other form of identifying a merchant on an Iei/other payment gateway with their phone number and address of the licensee (merchant); wherein a user can check the authenticity of the license and or ID number of the merchant/payee on the Internet; wherein merchants have the capability to choose the license and or other form to identify them on IEI/private payment gateway/network, using numbers or combination of letters and numbers to obtain said license/merchant or payee ID and or have the license merchant or payee ID (LMI/LMID) assign to them.

4. (Currently amended) An apparatus for an electronic web card said card is a digital web card; wherein said apparatus is an electronic financial apparatus that carry an embedded electronic checkbook said checkbook is a web checkbook apparatus for carrying out internet transaction by user entering the drone or bundled number and or check number manually from said electronic financial apparatus onto the IEI network payment gateway and or banking network as a built in safety in order to access a cash and or credit account for payment or charge back in an internet transaction without using the account issuer/bank web site as a payment gateway and or as an entry point to a payment gateway.

5. (Currently amended) An apparatus of for a sleek check, to working 50% like a check and or 50% like a credit card in order to access its account comprising:

the sleek check (midget check) without the payee endorsing the check, neither payee deposit it in order for the payee to be paid;

the midget check (sleek check) with magnetic strip covering its financial data; wherein the sleek check and or gift card (sleek card Gift card ) pre-issued to an account holder for account holder to reissue and or writes the recipient or third party name and dollar amount on the check or card; wherein a the gift card/gift check (sleek G) expiration date is issued on the card or check by the account holder instead of the account issuer; wherein the sleek check has the capability to be added to conventional checking account/check by

placing bundled and or Drone number on conventional check said sleek check card or DFT check style formatted card is charge back by reentering the sleek/check number, bundled or Drone number with the transaction amount and or approved number as an option wherein the gift card from a the financial account issued or reissued by the account holder and retain its value until first use;

a used or void box printed on it/DFT for cashier to check void/used when card/check is used;

an accountholder activating the dollar amount with the sleek card gift card number using a phone, ATM and or the Internet wherein an account issuer of (DFT) pre issue each financial account with at least one sleek gift card to the accountholder; wherein the person receiving the Sleek-G will write his signature next to authorized signature said Sleek-G (gift card) is used until the value is used up without any penalty added for none usage and or comes with a pre value amount set by the account issuer, in blank form or without a dollar value amount added to the card when pre issue to an account holder.

6. (Currently amended) A portable electronic financial apparatus comprising:

embedded unique financial numbers for credit card, Web card, check book/check numbers and or other account numbers; wherein said unique financial numbers are displayed on said financial apparatus and or payment gateway that has capability to exchange information with each other and update VIA Internet, PC, payment register gateway and or other check in/checkout gateway; wherein end user will also has the capability to put in/insert the total/value amount purchase/paying and or deposit amount on said remote apparatus/remote checkbook apparatus before and or after the apparatus sends the Drone/exit, bundled, check, and or other numbers to the payment gateway/register and or other check in/checkout gateway/register; wherein automatically receiving/sending the purchase amount to or from said portable electronic financial apparatus with the seller/merchant name and or license number (ID); wherein a check/card numbers is used in the transaction, the check number and or the word used, end, and or paid would/may display on the apparatus viewable screen waiting for the end user to press/touch the save/record (S/R) button to record/save the used check/check number and the cash amount purchase/paid on the portable electronic web checkbook apparatus, depending on the version;

automatically recording the check number and amount on the portable electronic web checkbook apparatus remotely or remote electronic financial apparatus checkbook wherein the clear/remove (C/R) button is press/touch to clear the viewable screen and or used Drone (exit/check) number said apparatus also has the

capability of going into hibernated mode or sleep mode after pay/sent is press or touch; wherein the hold button is not touch/press before pay/sent is touch/press said remote electronic financial apparatus is a portable electronic financial apparatus having the capability of Internet access update/download and voice/talk VIA Internet with or without remote function.

7. (Currently amended) A method for secondary (exit) number, to be entered on a payment gateway/register and or other gateway to be viewed by a merchant in order for the central account numbers to be unseen by the merchant and end user and or hidden in the background and or allowing it to be stimulated/popup from the database when a secondary (drone or bundled) number is entered correctly with the user name and or when an electronic data capturing (EDC) software is used and or if a payer signature is embedded/reside on electronic check (electronic web check) with a display screen.

8. (Currently amended) The method for accessing a payment gateway with Disposable Financial Tools (DFT) using a check style formatted card and or a portable remote electronic financial apparatus with an embedded/reside software enabling the exit number on the portable remote electronic financial apparatus to display for transaction;

enabling payer signature when using a check on a portable remote electronic financial apparatus;

secondary number (Drone/exit number, check number) and or bundled number using the control function on said (portable remote electronic financial apparatus) to integrate drone and bundled number on lei/DFT (private) network for a/the first processing; wherein the numbers are merge/sent to the merchant bank for second/final processing or banking network.

9. (Currently amended) The method for distributing DFT, comprising check style formatted card with third party AD (advertisement) or having third party ad on a financial card said third party Ads are not limited to financial company wherein DFT card(s) is not limited to a single drone or bundled number on a card said card comes in paper and in plastic form, and or embedded on a portable remote electronic financial apparatus wherein apparatus is a hand held portable apparatus devices with financial account numbers used in person or on the web to carry out Internet transaction wherein transaction is carrying out without ever displaying the user account number and or routing number of the issuer during the transaction or process neither in a charge back process wherein disposable financial Tools (DFT) are charge back to an end user financial apparatus or account when a cashier /merchant open the payment gateway using return

key or other form on the device and or entering the drone or bundled number wherein user would turn on his device and press touch used button to scanning the device for the drone or bundled number, merchant name, transaction amount and date, when found customer/user would press/touch send to send the said drone or bundled number, amount of the transaction for processing said portable remote electronic financial apparatus have the capability of embedding a battery affixed or non-affixed to the said electronic Web card, apparatus wherein the financial card having the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag and on portable remote electronic financial apparatus wherein the said apparatus carry's a hibernated personal journal/ hibernated date-book with calculator, menu program select button is press/touch to access the hibernated personal journal the said journal also has the capability to carry school subjects names as math, English, Science and additional or other subjects related to school studies; apparatus also has the capability/process where by end user and or account issuer/distributor can enter/insert an apparatus unique number and financial issuer Iel assign network number(s) or Iel assign routing number(s) allowed end user to choose the word/number and or words and numbers as/for apparatus unique number/license or unique number/license may be assign by distributor wherein issuer or lender Iel assign/routing number is entered on an electronic checkbook, electronic Web card and or portable remote or none remote electronic financial apparatus prompting the bundled, drone and or checks numbers automatically start from a standardized set method or per-issuer.

10. (Currently amended) An apparatus using a checking, saving and or credit card account with disposable financial tools, wherein said apparatus is a portable remote or none remote electronic financial apparatus and or electronic Web card with its numbers used in person and or manually entered offline and putting in /inserting on a payment gateway or register on the web; wherein the drone or bundled number (DFT) automatically debited its self or manually debited/posted on said apparatus before an end user can have access to used another check/Exit (Drone) number and or in another transaction.

11. (Currently amended) A method of for using or placing DFT on paper and or plastic with or in a check style formatted card that can be remove individually allowed end user to reduce time entering excessive numbers in a transaction by entering only the Drone/bundled and or check number on a payment gateway.

12. canceled.

13. (Currently amended) An apparatus for payer/end user signature, to be added or written onto an electronic web check comprising:

an electric financial apparatus wherein electronic web checks are written and debited/posted automatically onto the electronic checkbook apparatus and or the putting in/insert of the purchase and or payment value/amount on the electronic check/checkbook on said portable electronic financial apparatus for future record using its in put pad as a form of offline registering of purchases and or payments on a portable electric checkbook apparatus and or a form of purchase and payment on lei payment/purchase gateway after receiving the payee's name and or license number wherein user pressing save (S/R), debit, Web (w/I) or used, for the used check/Drone number to be debited on said checkbook/financial device/ apparatus and or to be cleared;

checks are used in transaction without end user entering the issuer routing number and or his account number wherein cashier enter the transaction amount on the payment gateway for end user to press/touch the pay/send button to submit/send Drone/bundled number and or scanned/retrieve amount on his said apparatus with the merchant name and or license number to on/from the payment gateway/register would displaying on the said device sending the Drone/bundled number unto the payment gateway/register;

the said electronic checkbook financial apparatus has the capability to awake and display its hibernated personal journal to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press.

14. (Currently amended) The method for a portable electronic financial apparatus comprising: single and or multiple financial accounts from multiple issuers with the capability of adding new accounts and or updated/downloadable function;

when used in the form of a ticket/pass, it can be updated at the said check in/out gateway and or PC VIA Internet wherein end user also has the capability of switching to and from/between various or different accounts to pay or for paying with multiple accounts for a sole/select transaction;

the said portable electronic financial apparatus having talk/voice VIA Internet capability is compatible with a said portable electronic device carrying voice/talk VIA Internet and or none Internet voice/talk architecture device;

the said financial apparatus also has the capability for the payer name, license number and or amount to be automatically be scanned/ put in/inserted in various forms wherein the hold button is press/touch to prevent the device from locking or going into sleep mode when using multiple account to pay for a specific/sole transaction.

15. (Currently amended) The method for accessing Disposable Financial Tools (DFT) on a portable remote electronic financial apparatus comprising;

pressing and or touching Web (W/I) and or other account buttons after the device (portable remote electronic financial apparatus) is unlock and or access is gain;

type of account chosen/check, allowing the viewable screen to automatically display a check with account holder signature and or apparatus number and Drone/bundled number from the said account chosen to be used on the Web and or an offline purchase;

and or put in/inserted manually on an Internet payment gateway/payment register;

after the number has been used, end user would press/touch the used or S/R and or other button;

the device will ask to enter payee name/license number;

end user will enter payee name/license number and press/touch save (S/R) to keep a record of the transaction.

16. (Currently amended) The method for, making financial transaction secure comprising:

a portable remote electronic financial apparatus; bundled and or Drone of numbers to access financial account without entering the account number;

wherein bundled number and Drone/D numbers are embedded/implanted with out the various accounts in/on portable remote electronic financial apparatus.

17. (Currently amended) The method for making a portable remote electronic financial apparatus, to be used in a transaction comprising:

an electronic Web card and or checking account/check book or other financial account using DFT; wherein end user would point/display the device towards a payment gateway at check out, capturing the RFID/infrared signal from the pointed gateway/register to capture merchant number/license from the said pointed payment gateway with the gateway/register number onto the remote electronic financial apparatus wherein said apparatus drone/bundled number under black light and or none black light from said apparatus

goes on standby indicates by displaying a light and or the word logon, ready/set; wherein end user will press and or touch the pay/send button to send or submit the encrypted or scrambled check/check number and or card, Drone/bundled number to the payment gateway/register or other account on a check-in/check-out gateway or register apparatus.

18. (Currently amended) An apparatus carrying a passport, drivers license and or other photo ID embedded in it the said device or having a portable electronic financial apparatus carrying Government and or other photo I.D on the said portable electronic financial apparatus at-a for checking in/check out gateway and or at a check point; wherein the device display end user picture and ID number on the specific government and or organization viewable screen; wherein the portable electronic financial apparatus DFT numbers or check style formatted card drone/bundled numbers are used in the purchasing and or refilling of Government pass or ticket, Metro cards, other cards and or pass VIA Internet by entering the card or used card number, partly used card number or Metro card number(s) and or with the option of the expiration date to purchase or refilling said card or pass or adding monetary value via Internet to a card or on a card used as a pass or ticket and of Government pass or ticket and or none Government pass or ticket; wherein user entering ticket or pass number or ticket/pass number and expiration date VIA Internet; ticket or pass not limited to check in or check out gateway wherein user purchase access by refilling cards, Metro cards, tickets and or pass one must have an existing card or used card, Metro card, ticket or pass in order to add monetary value to the said ticket, pass or card.

19. (Currently amended) The method for carrying out unique secured transaction that can not be duplicated comprising:

using check style formatted cards or cards and or electronic financial apparatus (portable remote electronic financial apparatus) that carry a specific number to identify said device (portable remote electronic financial apparatus) that carry the embedded financial account with their unique queen and or Drone number; wherein said device also has the capability of having standalone voice/talk VIA Internet.

20. (Currently amended) The method Disposable Financial Tools (DFT), comprising:

software capable of operating financial account, voice software, server software, device system software, WI-Fi software for remote communication;



a computer for depositing payer user and merchant depositor financial number, queen and drone numbers for a payer and payee or merchant;

a software architecture for preventing multiple payment gateways and or card registers on a local area network (LAN) from registering and or capturing the same signal/drone or bundle number together and or at the same time, from the same portable remote electronic check/checkbook, electronic Web card or portable remote electronic financial apparatus when used as pass at checkout/check-in with drone and bundled numbers wherein the checkout/check-in gateway or payment gateway or card register and LAN database architecture to received and or captured and received a unique Drone/bundled number only once, from the said unique apparatus with its apparatus number; wherein a payment gateway/register captured and or received a Drone/bundled number, the rest of the gateways/registers on the said LAN are unable to register or record the same specific Drone/bundled number or number that is already taken/captured, registered or received by another gateway or register on the same LAN used as a pass or ticket with unique specific working life for drone/bundled or DFT number in transaction; has the capability to be architecture for use on multiple gateways with or without time set and or different LAN; and or have an electronic Web card or portable financial apparatus display and or pointed towards the/a specific card/check register/payment gateway displaying its RFID/infrared signal to the said payment gateway and or card card(check) register door wherein the two device operating system is the same is or when the corresponding signal from the said devices is are compatible, same/matching and or correct with/to the payment gateway and or card/check register signal; the payment gateway door will automatically open/unlock to receive the Drone/bundled number from the said device/ electronic financial apparatus; wherein the Drone/bundled number has been captured/collected and or send from under black light and or none black light on the said portable apparatus system;

the display viewable screen would show the word, read, done, ok, pass, fail or a light turns on automatically on the portable apparatus with green for ok and red for fail; the user would press/touch ok/send button to clear the viewable display and or S/R for the Drone/bundled number to automatically be debited/posted on the checkbook and or on the said device, or portable remote electronic apparatus; wherein checking in/out and card/check register/gateway is in use with a Drone/bundled number said gateway/register does not capture/hold incoming and or other Drone/bundled numbers unless the current

numbers that it hold's/captured, receive a send (pay) submit signal or other signal from the current said electronic Web card, checkbook apparatus said financial apparatus screen is cleared when send/pay and or clear is touch or press & switching back to main menu automatically.

21 (Currently amended) The system for Disposable Financial Tools (DFT), comprising:

a computer network having payment gateway entry points that allows a user to access the system with a Drone (exit number), and or bundled number that is in active mode on the system wherein user do not logging to his account to carryout transaction;

database for depositing and or holding user drone and bundled numbers, establish financial account number;

encrypted software to secure the system and or other software on the system;

operating software to run the network system;

customer or user to establish account for purchase or payment;

merchant to offer goods and or services to payee;

checking software to produce electronic checks;

financial and or private network housing a database associated with the merchant, user and or banking network;

check style formatted cards and or cards carrying the Caribbean countries flag and or Caricom countries flag;

portable remote electronic financial apparatus with viewable screen, entry pad censer transmitter/receiver housing a user drone, bundled number, credit card, check or exit number, clock, date, time and or an electronic checkbook with battery;

custom software that associated with a user portable electronic financial apparatus carrying drone and or bundled number, an electronic checkbook, and or electronic Web card allowing the portable remote financial apparatus and the payment gateway to communicate with each other during transaction wherein the payment gateway sends out a signal with its gateway or register unique number and or the payee or merchant name and or license number to the portable remote electronic financial apparatus when the signal is received/captured (pickup) by the portable remote financial apparatus it displays its readiness to engage with the payment gateway by displaying the payee's name and or license number and or drone/bundled number, or a light/word(s) ready to send or send/pay wherein end user will touch/press pay or send button to send the Drone (exit)/bundled number onto the payment gateway or register and or check in/out gateway or register;

checking account and or credit card account issue by a bank or lender registered with a third party issuer to/for issue/issuing disposable financial tools account means a central number (queen number or Qnumber) and or secondary number (Drone/Dnumber or exit number).